# GOVERNMENT OF INDIA
# FINANCE
# LOK SABHA

UNSTARRED QUESTION NO:4066
ANSWERED ON:23.03.2001
DISBURSEMENT OF LOAN BY HDFC
RAJIV PRATAP RUDY

**Will the Minister of FINANCE be pleased to state:**

(a): whether Housing Development Finance Corporation (HDFC) has made majority loan disbursement in Group-A cities i.e. Delhi, Mumbai, Chennai, Bangalore and Kolkata;

(b): if so, the details thereof alongwith the reasons therefor; and

(c): the steps taken by the bank for providing such loans in other cities also particularly in North-Eastern State?

## Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL)

(a) & (b): No, Sir. Housing Development Finance Corporation (HDFC) has reported that it has not made majority of its loan disbursements in Group `A` cities. The amounts of individual housing loan approved by HDFC during April to December, 2000 in the Group `A` cities are Mumbai (Rs.217 crores), New Delhi (Rs.69 crores), Chennai (Rs.170 crores), Bangalore (Rs.79 crores) and Kolkatta (Rs.62 crores) totaling Rs.597 crores, as against total loan approved by HDFC of Rs. 2580 crores. This constitutes 23% of the total individual loans.

(c): HDFC organizes outreach programmes spread over 80 locations throughout the country which have enabled HDFC to provide loans in over 2,400 cities and towns. As regarding North Eastern States, HDFC has a full-fledged branch in Guwahati, which conducts outreach programmes in various parts of Assam and also provides loans in other North Eastern States.